CLAIMS

1. **(CURRENTLY AMENDED)** A **financial** transaction authorisation system comprising:

A. a user interface unit capable of accepting a ~~funds transfer authorisation~~ **card charge authorization** and,

B. a utility meter provided at a meter location having an associated meter location identifier unique to the meter location,

wherein the utility meter is arranged:

a. to communicate with the user interface unit,

b. to obtain the ~~funds transfer authorisation~~ **card charge authorization** therefrom, and

c. to transmit ~~an authorisation request~~ **card charge request to a financial institution** based on the ~~funds transfer authorisation~~ **card charge authorization** and meter location identifier, the ~~authorisation request~~ **card charge request** including:

(1) data identifying a credit/charge card account, and

(2) data verifying that the credit/charge card corresponding to the credit/charge card account is physically present at the location of the user interface unit,

to obtain authorisation of the ~~funds transfer~~ **card charge from the financial institution, wherein the financial institution processes the card charge request from the utility meter regardless of whether the card charge request relates to any utility usage measurements made by the utility meter.**

2. **(CURRENTLY AMENDED)** A **financial** transaction authorisation system according to claim 1, further comprising a communication unit arranged to communicate with ~~an authorisation authority~~ **the financial institution**, wherein the utility meter is arranged to submit the ~~authorisation request~~ **card charge request** to the communication unit for communication to the ~~authorisation authority~~ **financial institution** to obtain authorisation of the ~~funds transfer~~ **card charge**.

3. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 2, in which the utility meter is arranged to submit utility usage data to the communication unit.

4. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 2, wherein the utility meter provided at the location is a first utility meter, and further comprising a second utility meter provided at the location, wherein said second utility meter is arranged to submit utility usage data to the communication unit.

5. (CURRENTLY AMENDED) A ~~transaction unit~~ **financial transaction authorisation system** according to claim 4, in which said second utility meter is arranged to submit the utility usage data to said first utility meter for submission to the communication unit.

6. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 4, in which said second meter is a gas or water meter.

7. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 1, in which the utility meter is an electricity meter.

8. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 3, in which the communication unit is arranged to communicate utility usage data to a utility supplier.

9. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 3, in which the communication unit communicates with one or more utility suppliers via a central control system.

10. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 2, in which the ~~authorisation authority~~ **financial institution** comprises a central control system, wherein the central control system processes received ~~authorisation requests~~ **card charge requests** and submits the requests to appropriate banking authorities for fulfilment.

11. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 2, in which the communication unit is a modem.

12. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 2, in which the user interface unit is the communication unit.

13. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 12, wherein the user interface unit is a telephone.

14. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 4, in which the user interface unit and the utility meter communicate with each other via RF signals.

15. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 4, in which the communication unit and the utility meter communicate with each other via RF signals.

16. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 6, in which the further utility meter communicates via RF signals.

17. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 2, in which the user interface unit includes a card reader device, wherein the card reader device is arranged to read data from a credit/charge card to be charged ~~for the funds transfer~~, the user interface unit processing the data read from the credit/charge card to form at least a part of a ~~funds transfer authorisation~~ **card charge authorization**.

18. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 3, in which the user interface unit includes a keyboard, wherein the user interface unit is arranged to accept data entered via the keyboard to form at least a part of a ~~funds transfer authorisation~~ **card charge authorization**.

19. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 3, in which the utility meter includes a memory for storing a user's banking data, wherein the user interface unit is arranged to accept an input from the user authorising use of at least part of the banking data, the utility meter then using the at least part of the banking data to form at least a part of a ~~funds transfer authorisation~~ **card charge authorization**.

20. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 3, in which the user interface unit includes a display, wherein the user interface unit is arranged to display on request utility usage data from the utility meter.

21. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 3, in which the user interface unit is connectable to a computer, wherein the user interface unit, when connected to a computer, is operative to make necessary ~~funds transfer authorisation~~ **card charge authorization** requests in response to electronic transactions initiated on the computer.

22. (CANCELED)

23. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 3, in which the user interface device is remote from the utility meter.

24. (CURRENTLY AMENDED) A **financial** transaction authorisation system according to claim 4, further comprising a digital cellular transceiver arranged to communicate with the utility meter for transmitting data to, and receiving data, from a remote source.

25. **(CURRENTLY AMENDED)** A **<u>financial</u>** transaction authorisation system according to claim 24, in which the transceiver is the communication unit.

26. **(CURRENTLY AMENDED)** A **<u>financial</u>** transaction authorisation system according to claim 24, further comprising a switching unit controllable by the utility meter for switching one or more appliances on or off, wherein when the utility meter receives a signal via the transceiver indicating the availability of cheap-rate energy it is arranged to control the switching unit to switch appliances on.

27. **(CANCELED)**

28. **(CURRENTLY AMENDED)** A method of authorizing a **<u>card financial</u>** transaction comprising the steps of:

    a.   providing a user interface unit at a location;

    b.   providing a utility meter at the location, the utility meter having an associated meter location identifier uniquely identifying the location;

    c.   accepting a ~~funds transfer authorisation~~ **<u>card charge authorization</u>** request via the user interface unit, the transaction authorization request including:

        (1)   data verifying that a credit/charge card is present at the location of the user interface unit, and

        (2)   data identifying the credit/charge card account of the credit/charge card;

    d.   communicating the ~~funds transfer authorization~~ **<u>card charge authorization</u>** request from the user interface unit to the utility meter; and

    e.   transmitting a message generated in dependence on the ~~funds transfer authorisation~~ **<u>card charge authorization</u>** request and meter location identifier from the utility meter to ~~an authorization provider~~ **<u>a financial institution</u>** to obtain authorisation of the ~~funds transfer~~ **<u>card charge, wherein the financial institution processes the message regardless of whether it relates to any utility usage measurements made by the utility meter</u>**.

29-34. **(CANCELED)**

35.   (CURRENTLY AMENDED) A credit/charge card **financial** transaction authorisation system for ~~funds transfer~~ **card charge** transactions where the cardholder is at a location remote from the vendor, the system comprising:

a.   a user interface unit capable of accepting ~~funds transfer data~~ **card charge data**, the ~~funds transfer data~~ **card charge data** including:

(1)   credit/charge card data identifying a credit/charge card to be charged ~~for the funds transfer~~, and

(2)   data verifying that the credit/charge card is physically present at the user interface unit; and

b.   a utility meter provided at the location of the cardholder and being separate from the user interface unit, the utility meter having an associated meter location identifier uniquely identifying the location of the utility meter,

wherein the utility meter is arranged to communicate with the user interface unit, to obtain the ~~funds transfer data~~ **card charge data**, and to transmit ~~an authorisation request~~ **a card charge request** to an ~~authorisation authority~~ **financial institution** to obtain authorisation of the ~~funds transfer~~ **card charge**, the ~~authorisation request~~ **card charge request** including the ~~funds transfer data~~ **card charge data** and the meter location identifier**, and wherein the card charge request is independent of utility usage measurements made by the utility meter**.

36.   (CURRENTLY AMENDED) A credit/charge card **financial** transaction authorization system according to ~~claim 30~~ **claim 35**, wherein the ~~funds transfer data~~ **card charge data** includes a ~~funds transfer~~ **card charge** identifier for identifying the ~~funds transfer~~ **card charge** to enable payment of the vendor upon authorisation of the ~~funds transfer~~ **card charge**.

37.   (CURRENTLY AMENDED) A credit/charge card financial transaction authorisation system for ~~funds transfer~~ card charge transactions where the cardholder is at a location remote from the vendor, the system comprising:

    a.   a user interface unit capable of accepting ~~funds transfer data~~ card charge data including:

        (1)   credit/charge card data identifying a credit/charge card to be charged ~~for the funds transfer~~, and

        (2)   data verifying that the credit/charge card is physically present at the user interface unit; and,

    b.   a utility meter provided at the location of the cardholder, the utility meter being separate from the user interface unit and having an associated meter location identifier uniquely identifying the location of the utility meter,

wherein the utility meter is arranged to communicate with the user interface unit, to obtain the ~~funds transfer data~~ card charge data, and to transmit ~~an authorisation request~~ card charge request including the ~~funds transfer data~~ card charge data and the meter location identifier to an ~~authorisation authority~~ financial institution, the ~~authorisation authority~~ financial institution being arranged to process the ~~authorisation request~~ card charge request and, upon successful authorization, charge the credit/charge card as a card present type ~~funds transfer~~ card charge, regardless of whether the card charge request relates to any utility usage measurements made by the utility meter.

38.   (CURRENTLY AMENDED) A financial transaction authorisation system according to claim 1, wherein the ~~funds transfer authorisation~~ card charge authorization, ~~authorization request~~ card charge request, and corresponding ~~funds transfer~~ card charge are independent of any utility usage data generated by the utility meter, whereby the ~~funds transfer~~ card charge does not pay for any utility usage measured by the utility meter.

39.   (CURRENTLY AMENDED) The method of claim 28 wherein the ~~funds transfer authorisation~~ card charge authorization request and corresponding ~~funds transfer~~ card charge are independent of any utility usage data generated by the utility meter, whereby the ~~funds transfer~~ card charge does not pay for any utility usage measured by the utility meter.

40. **(CURRENTLY AMENDED)** The credit/charge card **financial** transaction authorisation system of claim 35 wherein the ~~funds transfer data~~ **card charge data** are independent of any utility usage data generated by the utility meter, whereby the ~~funds transfer~~ **card charge** does not pay for any utility usage measured by the utility meter.

41. **(CURRENTLY AMENDED)** The credit/charge card **financial** transaction authorisation system of claim 37 wherein the ~~funds transfer data~~ **card charge data** are independent of any utility usage data generated by the utility meter, whereby the ~~funds transfer~~ **card charge** does not pay for any utility usage measured by the utility meter.

42. **(NEW)** A financial transaction authorization system comprising:
    A.   a user interface unit capable of accepting a credit/charge card transaction, and
    B.   a utility meter provided at a meter location having an associated meter location identifier unique to the meter location,

    wherein upon accepting a credit/charge card transaction at the user interface unit, one or both of the utility meter and user interface unit transmits a card charge request to a financial institution, the card charge request encoding data representing:

    (1)   a credit/charge card account,
    (2)   an amount to be charged to the credit/charge card account,
    (3)   the presence of the credit/charge card at the location of the user interface unit, and
    (4)   the meter location identifier,

    wherein the financial institution processes the card charge request regardless of whether the card charge request relates to any utility usage measurements made by the utility meter.